Certificate Number: 00927-PAE-DE-033179676

Bankruptcy Case Number: 16-17769



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>July 30, 2019</u>, at <u>11:44</u> o'clock <u>AM EDT</u>, <u>JUDY ANN VICENTY</u> completed a course on personal financial management given <u>by internet</u> by <u>247 Bankruptcy Class</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: July 30, 2019 By: /s/VALENTINA RAMIREZ for RICHARD A GARCL

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR